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Social and Economic Significance of Moral Capital

Abstract

In recent years, or even months, Polish scholars have gradually become more and more interested in moral capital. Generally, they have addressed this issue without going into much detail. Building on the latest publications which describe moral capital, this paper thoroughly explores the issue of the social and economic significance of moral capital. As a result, moral capital will be presented from two complementary points of view, namely sociological and economic.

Keywords: moral capital, social capital, human capital, economy, social aspect, ethical aspect

JEL Classification: Z13

1. Introduction

Morality is usually considered in relation to people. Their behaviour – rational and free – is subject to moral assessment, and it can be either ethically good or ethically bad. However, people are not just individuals, but also social beings. They participate in social life, exploring its family, economic, cultural, and political dimensions. Therefore, they operate within certain structures, which are the product of civilisation, or, in other words, human thought, the legacy of previous generations. Admittedly, those structures are not personal in nature and cannot be considered to be ethically good or bad, as is the case with people, but they can be examined in moral terms all the same. Consequently, separate sub-disciplines, such as the sociology of morality, economic ethics, and business ethics, have emerged from scientific research. When this issue is examined in negative terms, it is important to note the concept of 'structures of sin'. As observed

by Paul Dembinski, a renowned economics expert, Pope John Paul II used it to add a moral dimension to the institutional world. Structures of sin are defined by Dembinski as a man-made institutional order which encourages other people, who often are socially subordinate, to do evil or to discourage others from doing good. Those structures provide strong leverage in social life since they popularise specific behaviour in society – sinful behaviour is encouraged and fostered, making the general public susceptible to it. Obviously, such structures or institutions stem from individual sins, such as greed, pride, egotism, disloyalty, and lying, which later become legal structures or organisations, and, as a result, individual vices become social vices.[1] Therefore, structures of sin exist and function objectively as institutions (fixed patterns of social behaviour) or organisations (groups of institutions). Those structures can be found in various areas of social life, not only in society, the economy, and politics, but also in culture; not only on a national scale but also worldwide.[2]

Using an analogy to the structures of sin, it is important to demonstrate the relationship between individual morality and social morality. Individual resources, such as integrity, loyalty, responsibility, honesty, and justice, are virtues that determine the moral condition of people, but they also play an important role in social life and social interactions, while also affecting their quality. Therefore, like the structures of sin, which stem from individual sins, virtues are the basis of values which constitute the foundations of a good society. When we refer to these values to create institutions which foster charitable work, justice, and law and order, we can assume that we are dealing with structures of social order. When understood individually, virtues, like sins, do not leave social and economic lives unaffected. They always underlie the structures of axiological order or social destruction.

This paper seeks to explore human morality in social and economic life. This morality will be understood here as a capital. The author uses the term *moral capital* in the sense of an individual resource. Consequently, this notion will be addressed based on the classical approach to human capital, with moral capital understood as part of human capital. The primary objective of the article is to substantiate the claim that human morality affects social relationships, social trust, and the quality of social interactions and business transactions. This claim will be backed up by the author by referring to the classical sociological and economic literature. However, this paper does not serve as an exhaustive examination of the issue at hand, but rather it provides a synthetic overview of the relationship between individual morality and the quality and effectiveness of socio-economic activities.

[1] P. Dembinski, S. Beretta, *Kryzys ekonomiczny i kryzys wartości* [Economic crisis and crisis of values], Wydawnictwo M, Kraków 2014, p. 147; John Paul II , *Sollicitudo rei socialis*, nr 35–40.

[2] W. Piwowarski, *Grzechy społeczne i struktury grzechu w nauczaniu Jana Pawła II* [Social sins and structures of sin in John Paul II 's teachings], Studia Warmińskie 2000, Vol. 37, p. 466.

2. Foundations of moral capital

In his moral utilitarianism theory, Benjamin Franklin advocates that 'honesty is the best policy'. Like Marx in his *Capital*, Franklin considers one's attitude to loans as an economic gauge of virtue. In his *Advice to a Young Tradesman*, he provides a vivid description of this relationship:

> *He that is known to pay punctually and exactly to the time he promises, may at any time, and on any occasion, raise all the money his friends can spare. This is sometimes of great use. After industry and frugality, nothing contributes more to the raising of a young man in the world than punctuality and justice in all his dealings: therefore never keep borrowed money an hour beyond the time you promised, lest a disappointment shut up your friend's purse forever. The most trifling actions that affect a man's credit, are to be regarded. The sound of your hammer at five in the morning or nine at night, heard by a creditor, makes him easy six months longer; but if he sees you at a billiard table, or hears your voice in a tavern, when you should be at work, he sends for his money the next day.*[3]

This credit is produced mainly by three virtues, namely industry, reliability, and frugality, which, as noted by Maria Ossowska, was associated by Franklin with a well-balanced budget. Indeed, he wrote fairly extensively about the moral character of the balance between Debit and Credit.

Franklin is known for his methodical work on his moral condition. For this purpose, he prepared a chart of virtues and vices. When it comes to the former, there are thirteen: 1) Temperance, 2) Silence, 3) Order, 4) Resolution, 5) Frugality, 6) Industry, 7) Sincerity, 8) Justice, 9) Moderation, 10) Cleanliness, 11) Tranquillity, 12) Chastity, and 13) Humility.[4] However, it is important to note that the virtues themselves, especially when practised selectively, will not ensure virtuous conduct. This problem is addressed by Ossowska when she discusses the relationship between virtues and morality. Such qualities as methodicalness, industry, foresight, and self-control are undoubtedly useful, regardless of whether one's motivations are morally good or evil. Ossowska notes that those qualities are valuable both for those who want to learn a new skill and those who want to get rich or rob someone.[5] As a result, virtues cannot be considered separately from morality, understood as an accepted set of judgements, norms, and principles that correspond to specific views and behaviour.

[3] As cited in: M. Ossowska, *Moralność mieszczańska* [Merchant morality], Łódzkie Towarzystwo Naukowe, Łódź 1956, p. 69.
[4] Ibidem, p. 72.
[5] M. Ossowska, *O człowieku, moralności i nauce. Miscellanea* [On people, morality and science. Miscellanea], PWN, Warszawa 1983, p. 507.

3. Morality and socio-economic life

Morality is the foundation of trust, which, in turn, is the basis of social capital. Indeed, this is the paradigm used by Francis Fukuyama to define social capital. He considered this notion a set of ethical norms and values shared by members of a specific group and helping them cooperate effectively. Therefore, the basic element of social capital is trust, which serves as a 'lubricant' that helps every social group function more efficiently. Fukuyama claims that, in order to develop good social relationships, it is important to strengthen such ethical virtues as veracity, reliability, and reciprocity.[6]

The main benefit afforded by the high level of social capital is the reduction in the costs of transactions, supervision, and penitentiary system maintenance, i.e., costs associated with contracts, surveillance, court proceedings, and other formal operations. Another advantage is that high social capital translates into a healthy civil society and the establishment of intermediate groups that fill the space between the family and the State. Low social capital, on the other hand, might lead to social dysfunctions, which manifest themselves in the form of corruption or terrorism, thus hampering economic development.[7]

As mentioned earlier, social capital is made up of a set of values. It is accepted in the field of social axiology that values constitute the structure of the social fabric, or the DNA of the social tissue. Jan Szczepański defines values as any tangible or ideal item, idea, or institution, whether imagined or real, which are respected and considered important by individuals or communities who perceive their pursuit as a must. Values provide individuals and groups with inner harmony and satisfaction, and their pursuit or achievement allows them to rest assured in the knowledge of a job well done. They are vital for ensuring cohesion within the group, its strength and importance among other groups.[8] In this sense, it is important to consider values that are necessary for society to function, i.e., quality interactions between people, which, in turn, are based on such values as truth, honesty, loyalty, good manners, trust, cultural capital, dignity, etc. The development of those ethical skills in oneself is a precondition for social order, and even, as referred to by Piotr Sztompka, a happy society 'in which people help each other, cooperate with one another, and smile to strangers passing by in the street […]. But economic growth is not enough for this. Good morals are crucial […]'.[9]

According to Sztompka, a happy society is a community of happy citizens who achieve their happiness not in isolation, but in cooperation, not alongside others, but with and through others, not in hate, but in friendship, not in envy, but in fellowship, not in suspicion, but in trust, and through fair exchange. Those components make up the so-called moral space which is now at the core of civil society. Sztompka further notes that this

[6] F. Fukuyama, *Kapitał społeczny* [Social capital] [in:] *Kultura ma znaczenie* [Culture matters], eds. L.E. Harrison, S.P. Huntington, Zysk i S-ka, Kraków 2003, p. 169.

[7] K. Sierocińska, *Kapitał społeczny. Definicje, pomiar i typy* [Social capital. Definitions, measurement and types], "Studia Ekonomiczne" 2011, Vol. 68, No. 1, p. 71.

[8] J. Szczepański, *Elementarne pojęcia socjologii* [Basic sociological concepts], Wydawnictwo Naukowe PWN, Warszawa 1980, pp. 97–98.

[9] P. Sztompka, *Szacunek* [Respect] [in:] *Fundamenty dobrego społeczeństwa. Wartości* [Foundations of a good society. Values], ed. M. Bogunia-Borowska, Wydawnictwo Znak, Kraków 2015, p. 260.

society, brought together by values and norms, i.e., trust, loyalty, reciprocity, solidarity, respect, and justice, is rich in moral capital.[10] This claim, with the literal use of the term *moral capital,* seems to be without precedent in the body of sociological literature in Poland, which means that Sztompka is the first sociologist to identify a new category of capital, referred to as moral capital, and who linked it to social capital.

4. Moral capital

Sztompka argues that moral capital is '*a particularly important kind of social capital*'.[11] He does not elaborate further on its essence, but he addresses the question about its manifestations in social life:

> *How does moral capital manifest itself? On an everyday basis, it motivates us to be kind to others and to expect the same in return, to smile to strangers, to help people we do not know, to not be afraid of meeting new people, and to become open to, and tolerant of, anyone who is different from us. It is because of moral ties that entrepreneurs start up companies, invest, save, take out loans, develop innovations, and, as a result of their joint efforts, contribute to economic growth. Indeed, moral bonds are why people go to the polls, become involved with local governments, establish NGOs, associations, and foundations, support social movements, and take an interest in public affairs. The heart of political life is at the grass-roots level, in civil society, and not only among the political elite or on TV.*[12]

Sztompka's approach seems interesting because of the social aspect of moral capital. This approach is slightly different from the approach advocated by the Lublin school of social personalism, already known in the literature on the subject. While its representatives did not use the term moral capital, they did note, as early as the 1970s, that there was something missing in the human capital theory. Czesław Strzeszewski, who studied human capital, pointed out that the concept overlooked human morality, which he believed was an important part of it. Strzeszewski argues that human capital includes education, professional qualifications, mental and physical health, and morality.[13] Franciszek Janusz Mazurek, who investigated this category further, openly accuses the proponents of the

[10] P. Sztompka, *Kapitał moralny: brakujące ogniwo naszego rozwoju* [Moral capital: the missing link in our development], "Rzeczpospolita" (a supplement), 5 October 2015, Idee Kongresu Obywatelskiego, p. L3.
[11] P. Sztompka, *Kapitał moralny: imperatyw rozwoju społeczeństwa* [Moral capital: a social development imperative] [in:] *Na jakich wartościach oprzeć rozwój Polski* [What values should be the basis for Poland's growth], eds. J. Szomburg, A. Leśniewicz , Instytut Badań nad Gospodarką Rynkową, Gdańsk 2016, p. 19.
[12] P. Sztompka, *Kapitał moralny: brakujące ogniw...*, op. cit., p. L3.
[13] F.J. Mazurek, *Praca ludzka w eksplikacji Czesława Strzeszewskiego* [Human work in Czesław Strzeszewski's explication] [in:] *Czesław Strzeszewski – współtwórca i świadek katolicyzmu społecznego w Polsce w XX wieku* [Czesław Strzeszewski as the co-author and witness of social Catholicism in the 20th century Poland], Ed. E. Balawajder, Lublin 2002, p. 159.

human capital concept of adopting a reductionist, i.e., only economic, approach to the evaluation of the human factor, and of failing to acknowledge the importance of human moral development for economic growth.[14]

The first scholar to have used and defined the term *moral capital* in the Polish social sciences literature is Jan J. Sztaudynger. He uses this term in the context of crime as the measure of negative social capital and a phenomenon that affects economic growth in Poland. He argues that moral capital is an individual resource available to each person and includes such elements as justice, good deeds, moderation, honesty, truthfulness, reliability and being as good as one's word, reciprocity in relations with others, and mindfulness of one's responsibilities.[15]

Strzeszewski, Mazurek, and Sztaudynger approach human capital in ontological terms, as an individual resource of each person. Sztompka, on the other hand, focuses on its manifestations in socio-economic life. In contemporary global literature, moral capital has been addressed, i.a., by Wang (*On Moral Capital*, 2015), Sison (*The Moral Capital of Leaders: Why Virtue Matters*, 2003), Ratnapala (*Moral Capital and Commercial Society*, 2002), and Kane (*The Politics of Moral Capital*, 2001). But was this issue explored before? The sociological literature clearly shows that while some authors might have had this category in mind, they did not use it *expressis verbis*. This can be aptly illustrated by the deliberations of Max Weber in his book *Protestant Ethic and the Spirit of Capitalism*, which was first published over a hundred years ago. When Weber describes the Puritan understanding of a profession and the demands for an ascetic lifestyle, he claims that this lifestyle must have directly contributed to the development of capitalism. As part of the capitalist lifestyle, asceticism goes against the carefree attitude to enjoying life and its pleasures. Protestant asceticism, Weber argues, restrains the urge to use one's property blithely and reduces the consumption of luxury goods. As a result, it removes the restraint on the pursuit of gain, not only legitimizing it, but going as far as to claim that it is pleasing to God.[16]

Weber notes that asceticism in the area of the private pursuit of wealth is a way to 'combat' lawlessness and purely 'biological avarice'. It is a form of training, an exercise, if you will, in renouncing certain goods and values in order to achieve spiritual perfection, and, as a consequence, salvation. In economic life, ascetic goals run against economic goals, since the two are dichotomous. This is recognised by the German sociologist, who argues that asceticism was the power '*'which ever seeks the good but ever creates evil'; what was evil in its sense was possession and its temptations*'.[17] Therefore, it is about approaching economic success in such a way so that it is not considered our ultimate objective, since our ultimate objective is eternal happiness:

[14] F.J. Mazurek, *Inwestycje w człowieka i znaczenie pracy wykwalifikowanej w życiu gospodarczym* [Investing in people and the importance of trained staff for economic life], "Życie i Myśl. Zeszyty Problemowe" 1996, Vol. 5, p. 17.

[15] J.J. Sztaudynger, *Rodzinny kapitał społeczny a wzrost gospodarczy w Polsce* [Family social capital and economic growth in Poland], "Annales. Etyka w Życiu Gospodarczym" 2009, Vol. 12, No. 1, p. 229.

[16] M. Weber, *Etyka protestancka a duch kapitalizmu* [Protestant Ethic and the Spirit of Capitalism], translated by J. Miziński, Wydawnictwo TEST, Lublin 1994, p. 169.

[17] Ibidem, p. 170.

> […] *asceticism looked upon the pursuit of wealth as an end in itself as highly reprehensible; but the attainment of it as a fruit of labour in a calling was a sign of God's blessing. And even more important: the religious valuation of restless, continuous, systematic work in a worldly calling, as the highest means to asceticism, and at the same time the surest and most evident proof of rebirth and genuine faith, must have been the most powerful conceivable lever for the expansion of that attitude toward life which we have here called the spirit of capitalism. When the limitation of consumption is combined with this release of acquisitive activity, the inevitable practical result is obvious: accumulation of capital through ascetic compulsion to save.*[18]

Weber realises that financial gain is not the only product of asceticism. In fact, there are many more. There is, for instance, one that seems much more important, namely a well-rounded individual who reasonably manages their own life. This is evidenced in his bold claim, which perfectly sums it up, that wherever the puritan lifestyle was adopted, it proved beneficial, in any circumstances, to an economically reasonable life, which is much more important than being conducive to financial gain.[19]

5. Morality as a capital

At this stage in this analysis, the question whether morality can be considered in terms of capital seems purely rhetorical, but it requires some intellectual effort to show how morality becomes capital. Resources are not enough to enjoy income. Resources must undergo a certain transformation. This transformation is described by Alejo Jose G. Sison, a classic moral capital theorist. He argues that it is not enough to have resources in order to accumulate them – you need to be able to capitalise on them. Therefore, they should undergo some transformation until they begin to function as capital *par excellence*, and this transformation is the result of human thought, or even virtue.[20] Consequently, morality becomes capital when it starts to become important in interactions. This crucial moment of 'becoming capital' can be captured by analogy to other resources – money does not have to be a capital in itself. When it is not invested, it can depreciate, and when it is tied up, it can lead to bankruptcy.[21] By analogy, morality in itself does not necessarily have to be a capital, but it becomes one when it starts to play an important role in one's relationships with others, or, in other words, when such relationships are the way they are because of one's morality.

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[18] Ibidem, pp. 170–171.

[19] Ibidem, p. 173.

[20] A.J.G. Sison, *The Moral Capital of Leaders: Why Virtue Matters*, E.E. Pub, Cheltenham 2003, p. 11; see M. Wódka, *Między „moralnością kamieni" a prawami człowieka* [Between the "morality of stones" and human rights], Wydawnictwo KUL, Lublin 2015, p. 172.

[21] C.f. M. Wódka*, Kategoria „moral capital" w etyce społeczno-gospodarczej* ["Moral capital" as a category in socio-economic ethics], "Annales. Etyka w Życiu Gospodarczym" 2016, Vol. 19, No. 3, p. 70.

Moral capital is part of human capital and one of its key components that probably plays the most essential role in social life. This bold claim needs to be substantiated by reference to human capital theory. Moral capital is part of human capital, like educational capital, health capital, cultural capital, civilisation capital, and symbolic capital.

Sztompka lists the above-mentioned categories when he discusses the theory of human capital and its numerous sub-types. He argues that human capital is associated with education, which is when it is referred to as *educational capital* – capital, because in a healthy society it should be exchangeable for better jobs and higher social status. This view follows the classic theory of social stratification developed by Kingsley Davis and Wilbert Moore. Physical and mental well-being, too, are important to social life. This *health capital* is likely to be accumulated, for instance, when your good health encourages you to do sports, and mental balance helps you successfully cope with stress at work, etc. Another type of human capital, as identified by Sztompka, is *cultural capital*. As stipulated by Pierre Bourdieu, this type of capital refers to fine habits and skills developed in the course of socialisation and education as part of *habitus*. There is also *civilisation capital* – individual skills related to the use of modern technology. According to Sztompka, this capital also covers personal hygiene, cleanliness, and tidiness in private and public spaces. Finally, yet another sub-type of human capital is *symbolic capital*, which is studied by educational sociologists. It refers to the ability to understand and interpret messages conveyed by written texts, visual art, works of art, etc.[22] Each of those five sub-types of capital can be referred to as a 'sub-capital' of human capital, which classically comprises education (educational capital), physical and mental health (health capital), manners and *savoir vivre* (cultural capital), professional skills and qualifications (civilisation capital), and the ability to read cultural code (symbolic capital).

It seems only reasonable to add moral capital to the above-mentioned constituents of human capital. It comprises well-developed character traits, virtue formed through asceticism, a set of moral norms and values which are internalised or incorporated within oneself, and moral skills, such as loyalty, honesty, ardour, assiduity, and moderation. Without doubt, human capital as a whole becomes the foundation of social capital in interactions, meaning that your own educational capital becomes part of social capital when you contact other people or serve as their expert, lecturer, teacher, or journalist. Let us refer now to James S. Coleman, who argues that social capital is located in relations between actors. It is not located in the actors themselves, but goes beyond it; it is not embedded in a simple object, but it comprises various objects, which are characterised by two elements, namely that they are certain aspects of the fabric of society and they facilitate actions on the part of actors.[23]

Therefore, social capital constitutes resources of individuals 'consumed' in social life. It comprises resources of individuals and society. The same goes for moral capital. This duality of social capital, or, in other words, its individual and collective aspects, so often mentioned by Robert Putnam, manifests itself also in moral capital. Sztompka advocates a similar view, arguing that moral capital is a sub-type of social capital when the network

[22] P. Sztompka, *Kapitał społeczny. Teoria przestrzeni międzyludzkiej* [Social capital. Interpersonal space theory], Wydawnictwo Znak, Kraków 2016, pp. 282–285.

[23] J.S. Coleman, *Social Capital in the Creation of Human Capital*, "American Journal of Sociology" 1988, Vol. 94, p. 98.

of relationships maintained by an individual or cementing a group comprises moral relationships such as trust, loyalty, reciprocity, solidarity, respect and justice. Therefore, Sztompka concludes '[…] social capital is about using the social space in practice in one's life (social space in action), and moral capital is about using the moral space (moral space in action).'[24]

6. Conclusions

The above-mentioned insights offered by Protestant ethics and which led to the development of the moral capital theory as late as the early 21st century, suggest a close relationship between the moral condition of social life actors and economic exchange, and the development of social life and economic success. Moral capital theory has yet to establish itself in modern sociological and economic literature. On the one hand, in light of the described Protestant ethics, it does not seem to be new, but on the other, the directions in which it will develop in contemporary discourse can hardly be foreseen. Our analysis so far has attempted to show the relationship between morality and socio-economic life, while emphasising the positive role played by the good moral condition in both these areas of human existence. It does not mean that it is completely safe to consider morality in economic terms.

What is characteristic of capitalist systems is their tendency to penetrate, and take advantage of, all possible areas of human activity. In the recent literature on the subject, this issue is addressed by Roland Zarzycki, who argues that, if the current trends in, and dynamism of, the development of capitalism continue, the structuring of values such as justice, responsibility, and selflessness that follows the logic of commodification, seems to be a matter of time. Consequently, he claims that the domain of morality is one of the long-term goals of the expansion of financial capital:

> […] *the commodification of morality is not just an abstract prospect, but an actual social process. At this point, it is crucial that we ask ourselves about the structure of ideologies that facilitate the validation of this form of moral capital acquisition. Further structuring of the 'morality game' field to make it follow the canonical capitalist model is now the only natural consequence of the colonisation of ethics by the logic of capital.*[25]

Therefore, it is difficult to anticipate and unambiguously identify the direction in which the idea of moral capital will follow in sociology and economy in the near future. Nevertheless, in the contemporary literature on this issue, the capital nature of moral skills is generally considered in terms of opportunities rather than risks. It is not about the commodification of this specific type of human resources, though, but about recognising its role in social and economic life. The growing interest in the theory of moral capital

[24] P. Sztompka, *Kapitał społeczny…* [Social capital], op. cit., p. 285.

[25] R. Zarzycki, *Kapitał moralny w polu gry* [Moral capital in the game field], "Zoon Politikon" 2015, No. 6, p. 106.

seems to indicate that ethics has become appreciated in socio-economic life. Research into this area is a sign of efforts that have been expended for some time to ensure that the special status of people in the economic process is recognised.[26] Above all, the development of the moral capital theory in the field of economy seems to be part of a broader process of making the economy more human.

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[26] S. Fel, *Idea humanizacji gospodarki według „Gaudium et spes" w wybranych rozwiązaniach organizacji przedsiębiorstw* [The concept of economic humanisation according to "Gaudium et spes" in selected corporate organisation solutions], Roczniki Teologiczne 2016, Vol. 63, Book 6, p. 95.

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